

Fig 1

BEST AVAILABLE COPY

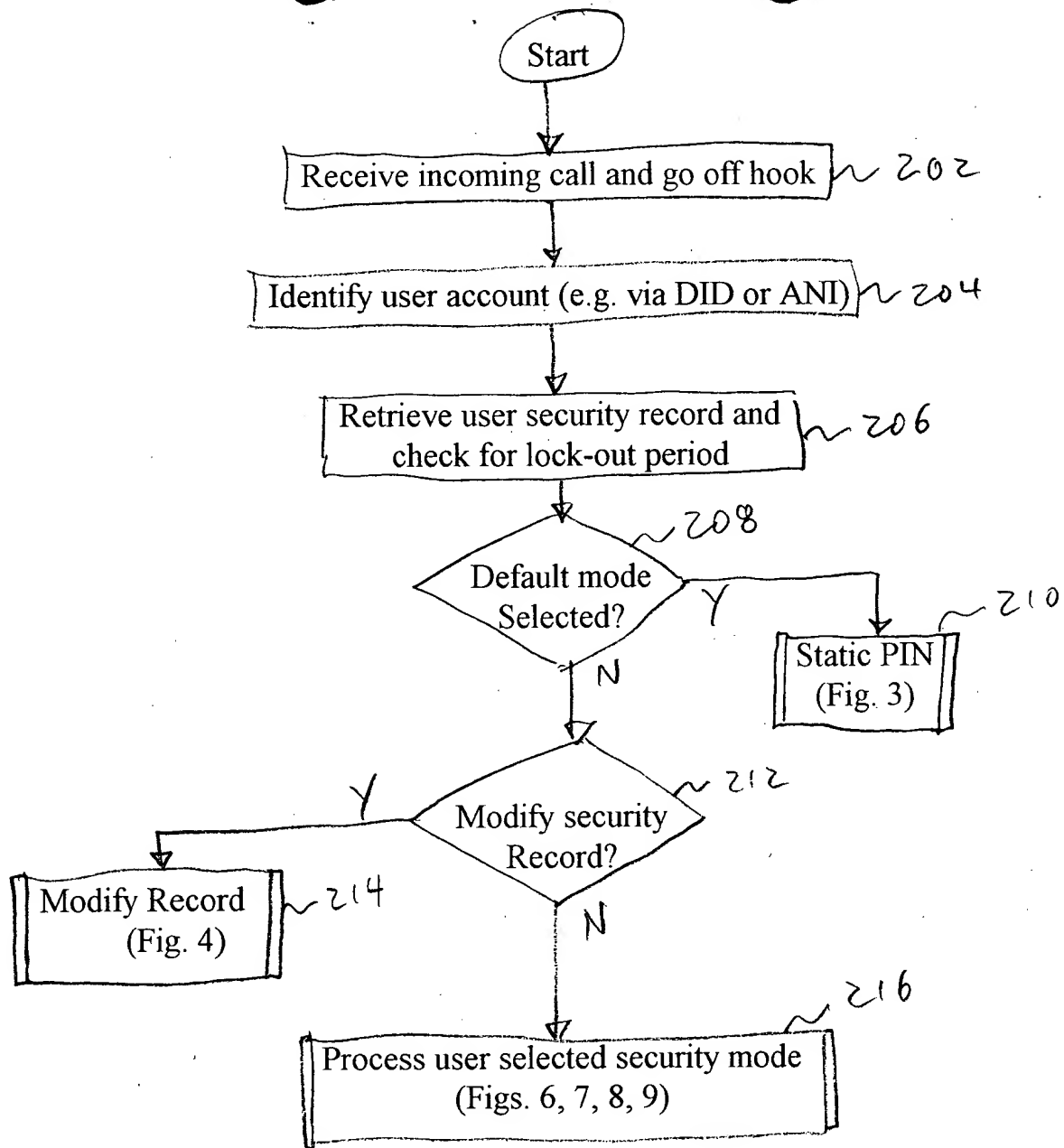


FIG 2

200

009390 8840360

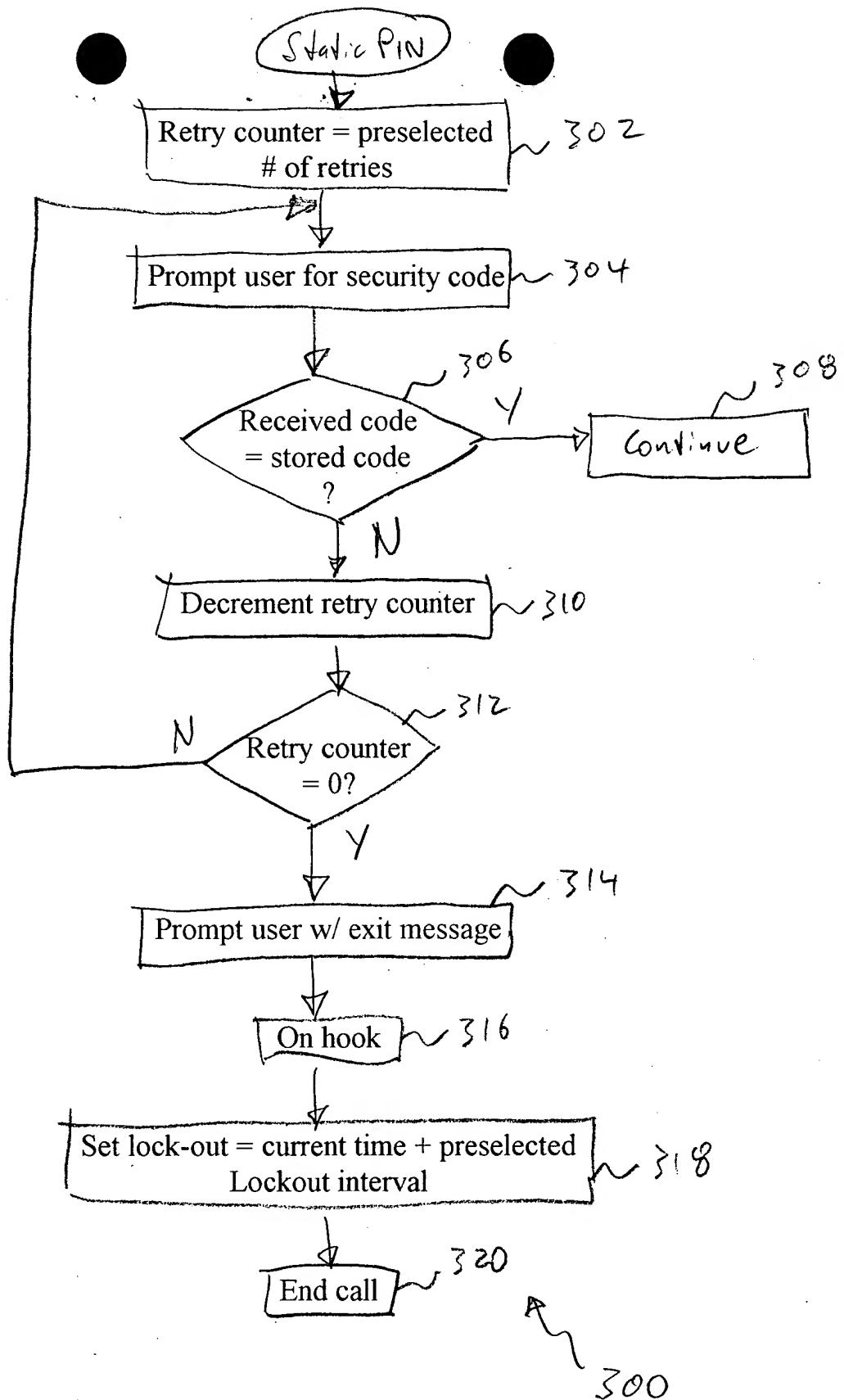


FIG 3

Modify user
security record

Receive and verify PIN

402

Receive user input selecting field to modify

404

Receive input modifying selected field

406

More fields to
Modify?

Yes

408

No

Continue

308

400

FIG 4


```

graph TD
    Start([Subroutine to determine Dynamic Security Code based on Time-of-Day Algorithm]) --> 602[Set variable "N" = 1.]
    602 --> 604[Set variable "Security Code String" = <null>.]
    604 --> 606[Get Time-of-Day Parameter N from storage.]
    606 --> 608{Does Parameter N indicate the use of the hour-of-the-day?}
    608 -- No --> 610{Does Parameter N indicate the use of the day-of-week?}
    608 -- Yes --> 612[Determine the hours portion of the current time (1 to 12).]
    612 --> 614[Set "Security Code String" = "Security Code String" + String(hours portion of current time)]
    614 --> 616[Increment Time-of-Day Parameter N]
    616 --> 618{N = 6?}
    618 -- Yes --> 620{Does Parameter N indicate the use of the month-of-year?}
    618 -- No --> 622[N = N + 1]
    622 --> 606
    620 -- Yes --> 624[Determine the next portion of the current time (1 to 12).]
    624 --> 626[Set "Security Code String" = "Security Code String" + String(month portion of current time)]
    626 --> 628{Does Parameter N indicate the use of the quarter-of-year?}
    628 -- Yes --> 630[Determine the next portion of the current time (1 to 4).]
    630 --> 632[Set "Security Code String" = "Security Code String" + String(quarter portion of current time)]
    632 --> 634{Does Parameter N indicate the use of the day-of-week?}
    634 -- Yes --> 636[Determine the next portion of the current time (1 to 7).]
    636 --> 638[Set "Security Code String" = "Security Code String" + String(week portion of current time)]
    638 --> 640{Does Parameter N indicate the use of the day-of-month?}
    640 -- Yes --> 642[Determine the next portion of the current time (1 to 31).]
    642 --> 644[Set "Security Code String" = "Security Code String" + String(month portion of current time)]
    644 --> 646{Does Parameter N indicate the use of the day-of-year?}
    646 -- Yes --> 648[Determine the next portion of the current time (1 to 365).]
    648 --> 650[Set "Security Code String" = "Security Code String" + String(day portion of current time)]
    650 --> 652[Return from subroutine, returning the "Security Code String". + compare to user input]
    646 -- No --> 652
    644 -- No --> 652
    642 -- No --> 652
    638 -- No --> 652
    636 -- No --> 652
    634 -- No --> 652
    632 -- No --> 652
    628 -- No --> 652
    626 -- No --> 652
    624 -- No --> 652
    620 -- No --> 652
    616 --> 652
    614 --> 652
    612 --> 652
    610 --> 652
    608 --> 652
    606 --> 652
    604 --> 652
    602 --> 652
  
```

FIG 6

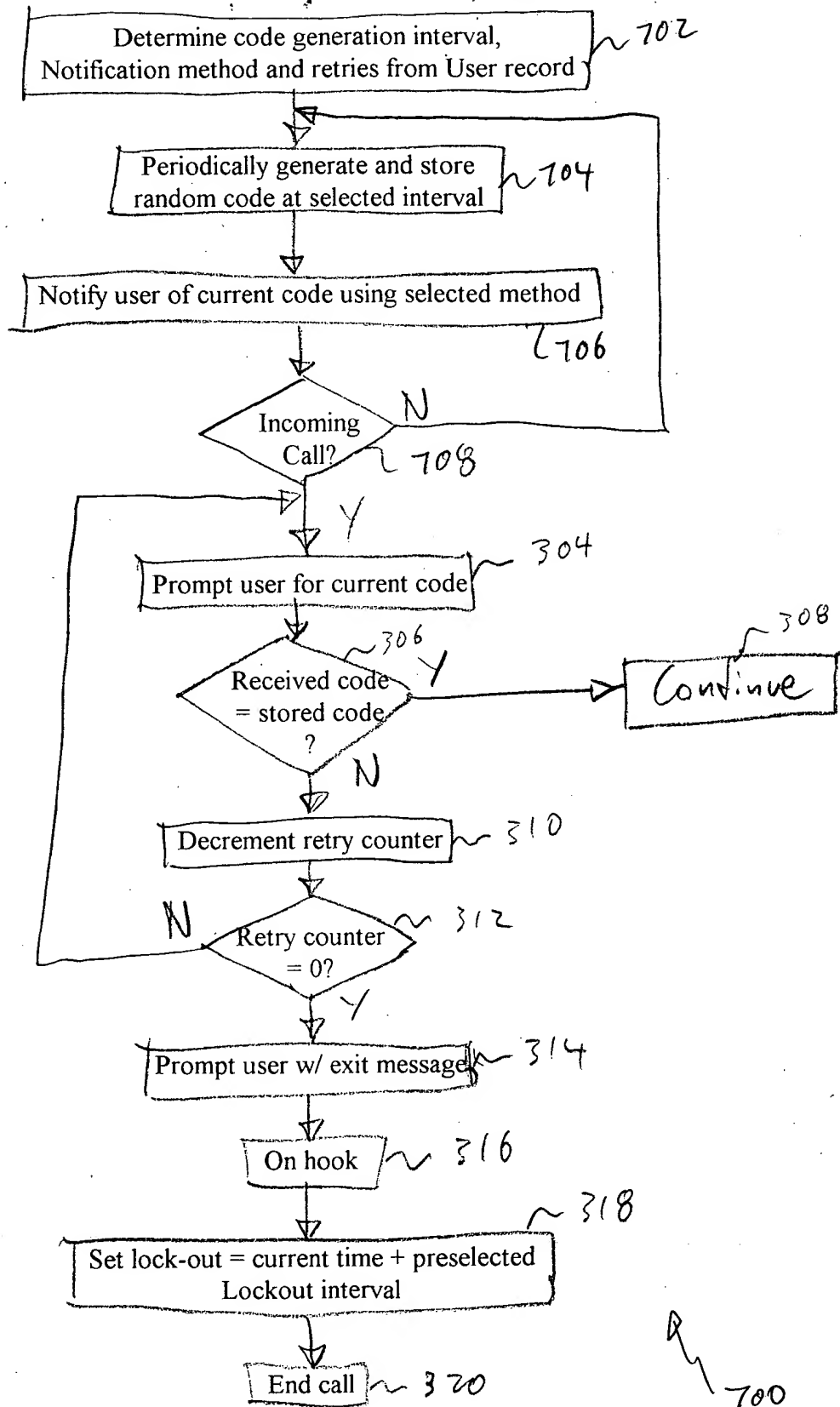


FIG 7

009290 88270950

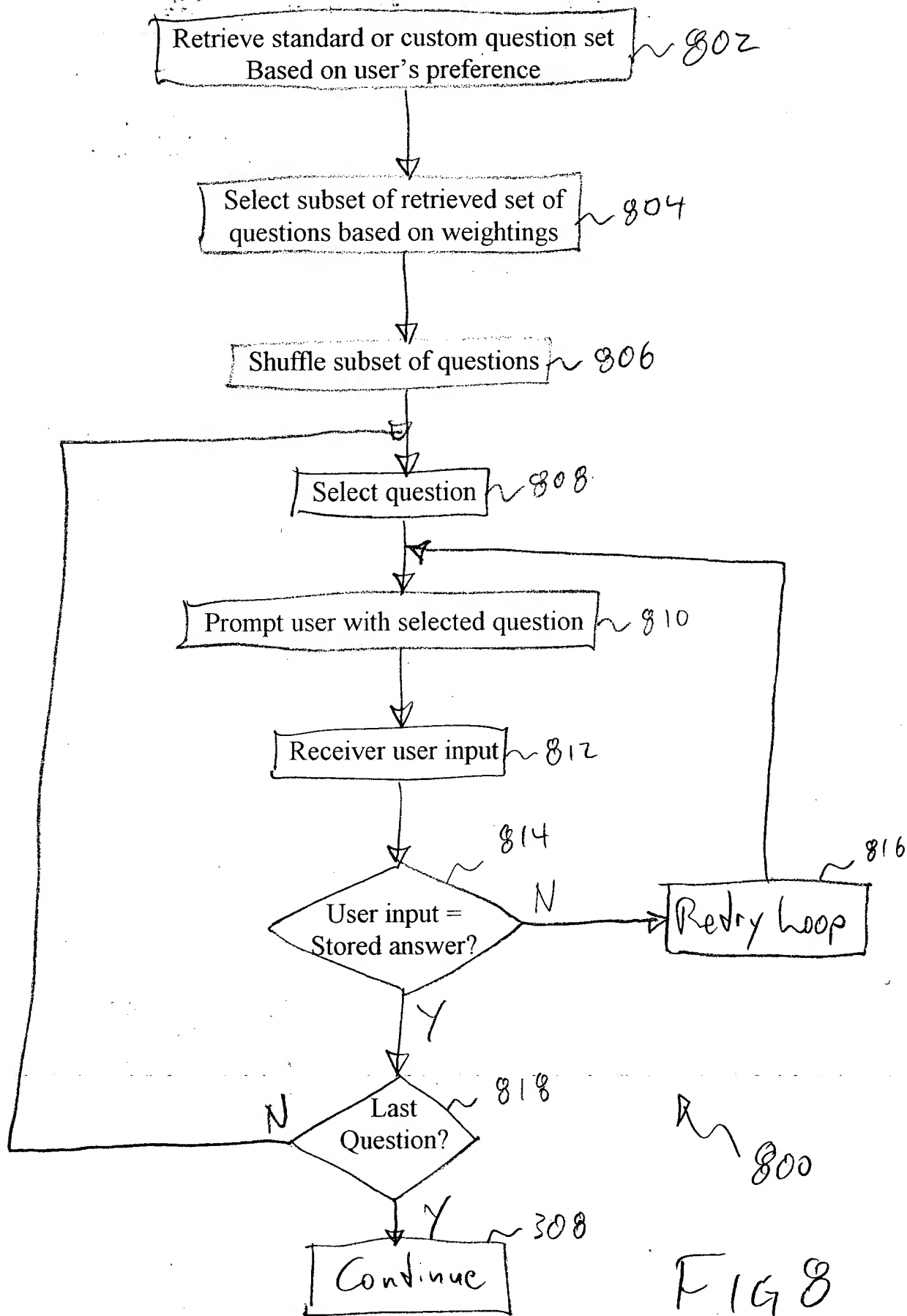


FIG 8

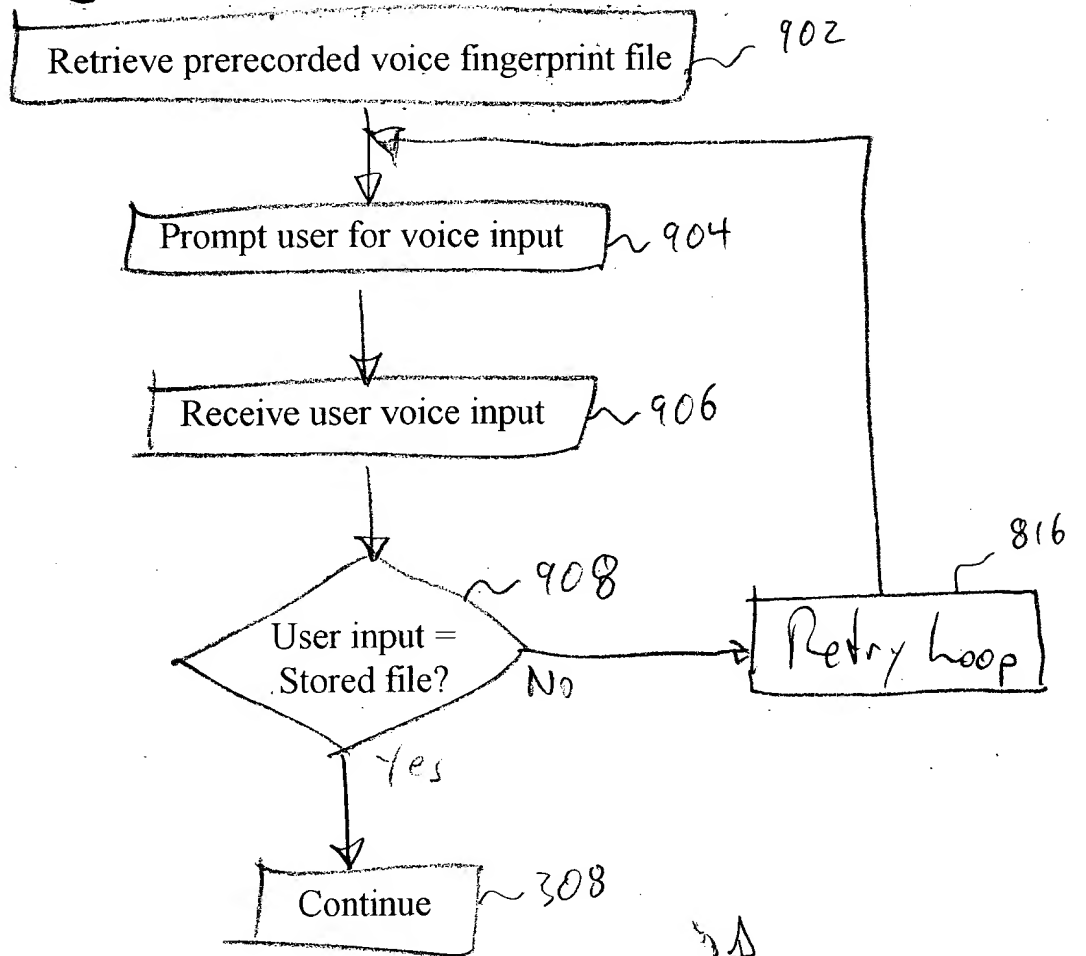


FIG 9

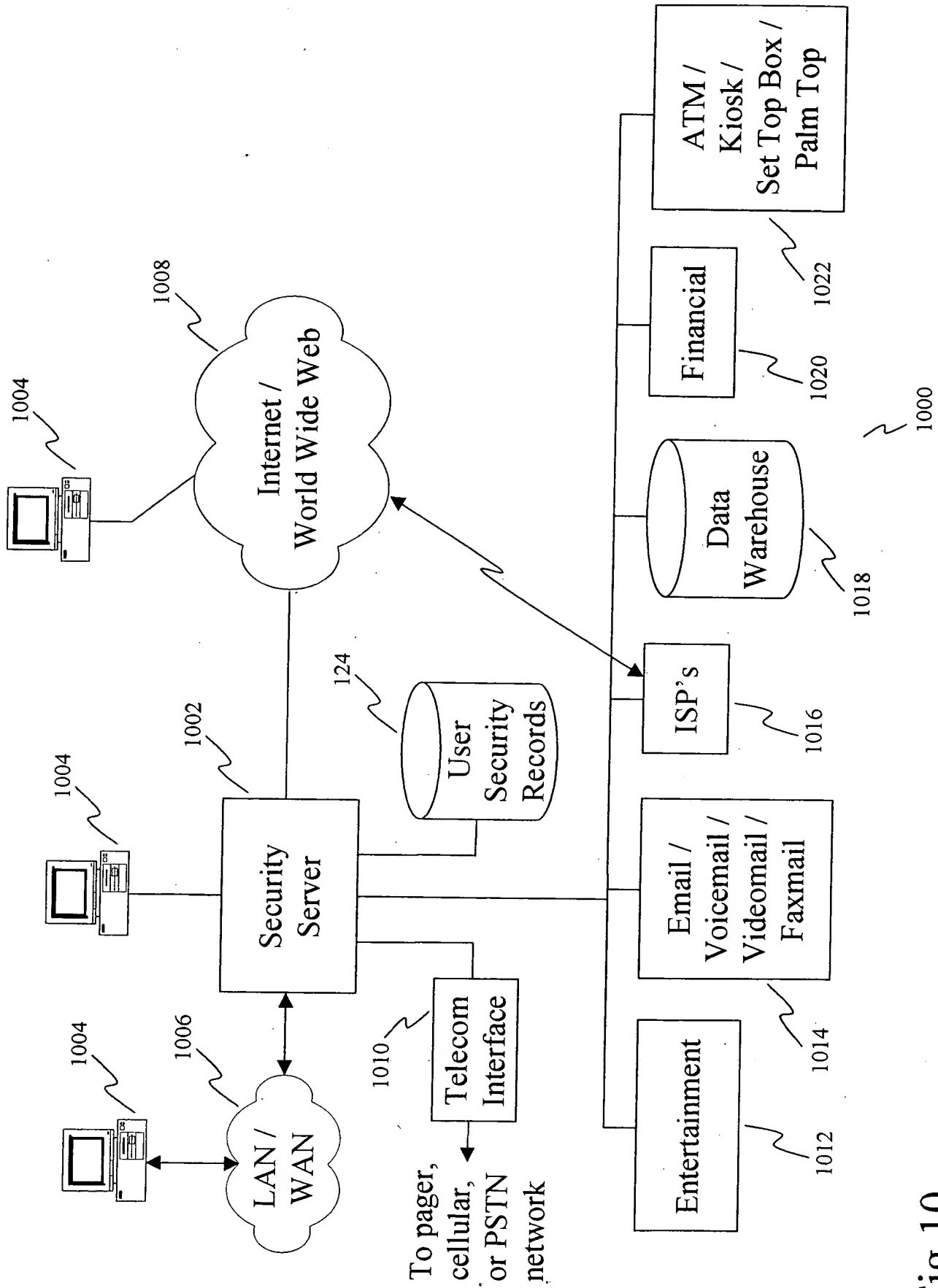


Fig 10

003330-6340950

Question Type: Do you wish to use Standard/Custom questions?					
Please answer the following questions, and assign a weighting value to each question to indicate how often you would like the system to ask you that question (0 = never; 5 = always):					
What is your Social Security Number?					
Weighting?					
What is your Date of Birth?					
Weighting?					
What is your Home Phone Number?					
Weighting?					
What is your Home Zip Code?					
Weighting?					
What is your Mother's Maiden Name?					
Weighting?					
If you would like the system to ask you customized or personalized questions, please enter the questions, answers and weightings below:					
Custom Question #1		Answer #1		Weighting	
Custom Question #2		Answer #2		Weighting	
Custom Question #3		Answer #3		Weighting	
Custom Question #4		Answer #4		Weighting	
Custom Question #5		Answer #5		Weighting	

1100

Fig 11